

Financial Readiness

Vision ►

A military culture that values financial competency and responsible financial behavior.

Goals ►

1. Reduce stressors related to financial problems
2. Increase in savings
3. Decrease dependence on unsecured debt
4. Decrease in predatory practices



The Story Behind the Numbers

The financial well-being of the Armed Forces is a significant readiness issue. Today's complex financial environment demands wise choices about savings, credit, mortgages and a host of other financial issues. Frequent relocations and deployments further complicate the financial readiness plans of service members and their families. Yet, military service must not inhibit a service member's ability to build savings and embark on the American dream of owning a home.

Surveys show that the majority of high school seniors, who are the main source of military recruits, are not adequately prepared to deal with issues of personal finance. Active duty surveys reveal that the majority of enlisted families are dual-income earners because they need the extra money for basic living expenses.

In an effort to draw attention to the importance of personal finance in sustaining personal and family readiness, the Department implemented a Financial Readiness campaign to improve the financial assistance that is available to service members and their families and to stimulate a culture that values saving and financial health. DoD has established partnerships with several Federal agencies and prestigious non-profit organizations to support financial training. DoD is committed to providing reliable financial information and assistance to service members and their families to support their efforts to achieve financial goals, as well as to maintain the readiness of the Armed Forces.

In FY 2002, 47 percent of E1-E4s reported problems paying bills. The FY 2003 target of 44.5 percent was exceeded with the FY 2003 actual of 41.5 percent. In FY 2002, 26 percent of E1-E4s assessed themselves as having financial difficulties. The FY 2003 target of 25 percent was more than achieved with the FY 2003 actual of 16.5 percent.

Financial Readiness Performance Metrics

- ★ Number of E1-E4s Reporting Problems Paying Bills
- ★ Number of E1-E4s Self-assessing as Having Difficulty Making Ends Meet

★ Metric:	Number of E1-E4s Reporting Problems Paying Bills
FY02 Baseline:	47%
FY03 Goal:	5% decrease per year
FY04 Goal:	5% decrease per year
Long-term Goal:	Fewer than 30% of E1-E4s with Problems Paying Bills
Data Source: DMDC Annual Survey	

★ Metric:	Number of E1-E4s Self-assessing as Having Financial Difficulties
FY02 Baseline:	26%
FY03 Goal:	5% decrease per year
FY04 Goal:	5% decrease per year
Long-term Goal:	Fewer than 10% of E1-E4s Assess Themselves as Having Financial Difficulties
Data Source: DMDC Annual Survey	



Fitness

Vision ►

Improve force readiness and quality of life for service members and their families

Goals ►

1. A fit and ready military force
2. Quality fitness programs are available to the entire military community
3. Military members utilize fitness programs to maintain fitness for duty and reduce stress



The Story Behind the Numbers

Military fitness programs offer a structure within which service members, regardless of occupational specialty, unit assignment, age or gender, should acquire a base level of general physical fitness. Physical fitness promotes a standard of physical readiness commensurate with the active life style and deployability of the military profession. Service members can become and remain physically fit for the rigorous demands of military duty, meet demanding military physical fitness standards and maintain physical readiness. Regular physical conditioning aids in weight management, typically results in less lost duty time due to health related problems and provides an avenue for stress relief.

Military fitness programs also include healthy lifestyle promotions that encourage service members and their families to

incorporate regular exercise into their daily routine. Military installations maintain year-round fitness facilities where instruction and education are available. However, the fitness field is ever-evolving so equipment, training programs and facilities must be upgraded on a regular basis.

Increasingly, DoD is looking to the private sector for partners that will support a modern approach to fitness that meets DoD standards.



Fitness Performance Metrics

- ★ Percent meeting DoD standards



“Military Physical Training should wake soldiers up mentally, fill soldiers with enthusiasm, build soldiers up physically, and discipline them.”

—Koehler’s West Point Manual (1919)



★ Metric:	Percent Meeting DoD Standards
FY03 Baseline:	64%
FY04 Goal:	69%
FY05 Goal:	74%
Long-term Goal:	Increase # of Fitness Programs Meeting DoD Standards
Data Source: Annual Report	

Health Care

Vision ►

Goals ►

Build and sustain a world-class health care system that fosters, protects, sustains and restores health for Active Duty personnel, Reservists, retirees and their families

1. Increase satisfaction with the Military Health Plan
2. Increase overall satisfaction with appointment



The Story Behind the Numbers

The Department of Defense's goal is to build and sustain a world-class health care system that fosters, protects, sustains and restores health for Active Duty personnel, Reservists, retirees and their families. The Military Health System serves 8.9 million beneficiaries through many programs and delivers health care worldwide in 75 hospitals and more than 460 clinics. TRICARE, the military's health care plan, combines military and civilian resources in a regional, integrated health care delivery system. New TRICARE contracts awarded in August 2003 are a major piece of a wholesale redesign for organizing, managing and creating incentives to drive the health care delivery system. Two overriding elements of the new contracts focus on enhanced health care delivery and beneficiary satisfaction.

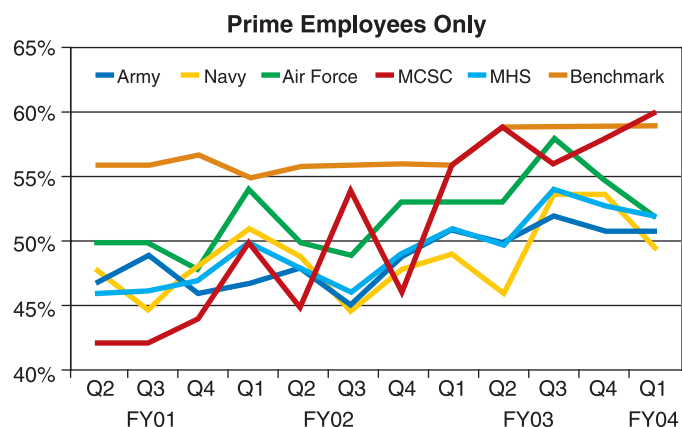
Beginning December 28, 2003, patients electing TRICARE Standard coverage will no longer need a non-availability statement before they can obtain inpatient care from civilian institutions. TRICARE standard patients, for the most part, may choose where they obtain their medical care. Military hospitals must now compete with local civilian hospitals to serve our military beneficiaries.

Members of the Reserves and National Guard called to active duty are eligible for the same health care and dental benefits under TRICARE as other active duty service members. Eligible family members of Reserve Component members called to active duty in support of Operations Enduring Freedom and Iraqi Freedom are also eligible for TRICARE's enhanced health benefits under the TRICARE Reserve Family Demonstration Project. This demonstration project was to expire on November 1, 2003, but was extended for an additional year. Benefits under this demonstration project provide a comprehensive and uniform health care benefit to these Reserve Component families, preserve continuity of care with their existing health care providers, and limit their out-of-pocket expenses. Under the demonstration, TRICARE waives deductibles; pays above the TRICARE allowable rates of care provided by non-participating providers; and waives the requirement for a non-availability statement for inpatient care.

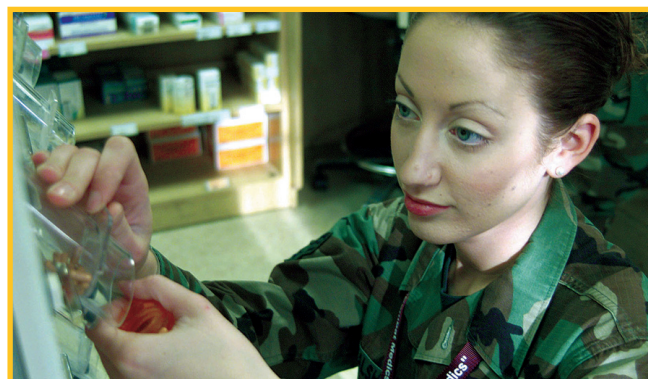
Health Care Performance Metrics

- ★ Satisfaction with Military Health Plan
- ★ Overall Satisfaction with Appointment

Quality of Life Social Compact Improvement Index Satisfaction with Military Health Plan



★ Metric:	Satisfaction with Military Health Plan
FY02 Baseline:	47%
FY03 Goal:	52%
FY04 Goal:	56%
Long-term Goal:	Increase Satisfaction with Military Health Plan
Data Source: Health Care Survey of DoD Beneficiaries	



★ Metric:	Overall Satisfaction with Appointment
FY02 Baseline:	87.1%
FY03 Goal:	87.6%
FY04 Goal:	90%
Long-term Goal:	Increase Overall Satisfaction with Appointment
Data Source: Health Care Survey of DoD Beneficiaries	